

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
)
Michael D. Vinsick) Case No. 19-24330-JAD
)
) Chapter 13
)
Debtor(s).) Related to Doc. No. 65 and 58 and 108
)
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Trustee
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated September 10, 2020

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$ _____ to
\$ _____ per _____, effective _____; and/or the Plan
term shall be changed from _____ months to _____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Green County Treasurer R/E (Claims #17 and 18) shall govern as secured at statutory rate. Green County Treasurer is not represented by counsel in this case, but has acknowledged in correspondence with the Chapter 13 Trustee that they are the appropriate creditor on claims 17 and 18 and that the designation of the Green County Tax Claim Bureau in the order of 10-29-20 was erroneous.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 3rd day of June, 2021

Dated: 6/3/2021



United States Bankruptcy Judge
Jeffery A. Deller

Stipulated by:

/s/ Matthew M. Herron
Matthew M. Herron, Esquire
PA I.D. #88927
Attorney for debtors
The Debt Doctors LLC
607 College Street, Suite 101
Pittsburgh, PA 15232
mmh@thedebtdoctors.com

Stipulated by:

/s/ Katherine DeSimone
Katherine DeSimone
PA I.D. #42575
Attorney for Trustee
Office of the Chapter 13 Trustee
U.S. Steel Tower – Suite 3250
600 Grant Street
Pittsburgh PA 15219
kdesimone@chapter13trusteewdpa.com

Stipulated by:

N/A, see above
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

FILED
6/3/21 10:19 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Michael D Vinsick
Debtor

Case No. 19-24330-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 03, 2021

User: aala
Form ID: pdf900

Page 1 of 3
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2021:

Recip ID	Recipient Name and Address
db	+ Michael D Vinsick, 334 Ceylon Road, Carmichaels, PA 15320-1402
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
sp	+ David A Colecchia, 324 S. Maple Ave., Greensburg, PA 15601-3219
cr	+ Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
cr	+ First National Bank of Pennsylvania, c/o Donna M. Donaher, 100 Federal Street, 4th Floor, Pittsburgh, Pa 15212-5708
cr	+ Office of Attorney General, Department of Revenue, Lauren A. Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
cr	+ Premier Bank fka First Federal Bank of the Midwest, 275 W. Federal Street, Youngstown, OH 44503-1200
15172702	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15152101	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15152105	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15172114	+ Dollar Bank, FSB, 300 W. Tuscarawas Street, Canton, OH 44702-1911
15172115	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15210147	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15152106	+ First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15180449	+ First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15184996	+ Greene County Treasurer Office, 93 E. High St., Waynesburg, PA 15370-1890
15152108	+ Home Savings, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15166561	+ Home Savings Bank, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15183588	+ Kelly A. Stepp, Esquire, 64 N. Richhill St., Ste 101, Waynesburg, PA 15370-1306
15166564	+ ML Factors Funding LLC, 456A Central Avenue, Cedarhurst, NY 11516-1927
15152110	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15166565	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
15166566	Pennsylvania Department of Revenue, Bureau of Individual Taxes, PO Box 280431, Harrisburg, PA 17128-0431
15365657	+ Premier Bank f/k/a First Federal Bank of the Midwe, 275 W. Federal Street, Youngstown, Ohio 44503-1200
15152112	+ Rebecca Vinsick, 228 Nemaquin Road, Carmichaels, PA 15320-1124
15152113	+ S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15166569	SPS, PO Box 65250, Salt Lake City, UT 84165-0250
15152115	+ Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101, Waynesburg, PA 15370-1306
15183603	The Bank of New York Mellon et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15166572	+ Treasurer's Office Greene County, 93 East High Street, Waynesburg, PA 15370-1839
15287371	+ WH Midwest, LLC, 3777 Boettler Oaks Drive, Uniontown, OH 44685-7733
15287372	+ WH Midwest, LLC, c/o Jamie M. Haren, Esq., 6370 Mt. Pleasant Street NW, North Canton, OH 44720-5310

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jun 04 2021 02:46:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15152102	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 04 2021 02:43:24	Capital One, Attn: Bankruptcy, Po Box 30285,

District/off: 0315-2

User: aala

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Date Rcvd: Jun 03, 2021

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Total Noticed: 49

			Salt Lake City, UT 84130-0285
15169004	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 04 2021 02:46:04	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15152103	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 04 2021 02:43:23	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15152104	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 04 2021 02:46:16	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15152107	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 04 2021 03:07:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15166562	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 04 2021 03:06:00	Internal Revenue Service, Centralized Insolvency Unit, PO Box 21126, Philadelphia, PA 19114-0326
15181120	Email/PDF: resurgentbknotifications@resurgent.com	Jun 04 2021 02:43:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15166563	+ Email/Text: Documentfiling@lciinc.com	Jun 04 2021 03:06:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
15152109	+ Email/Text: Documentfiling@lciinc.com	Jun 04 2021 03:06:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
15152111	+ Email/PDF: pa_dc_claims@navient.com	Jun 04 2021 02:46:05	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
15318984	Email/Text: peritus@ebn.phinsolutions.com	Jun 04 2021 03:07:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15181135	Email/Text: Bankruptcy.Notices@pnc.com	Jun 04 2021 03:06:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15177804	Email/Text: bnc-quantum@quantum3group.com	Jun 04 2021 03:07:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15152116	+ Email/PDF: gecsed@recoverycorp.com	Jun 04 2021 02:46:01	Synch/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15152788	+ Email/PDF: gecsed@recoverycorp.com	Jun 04 2021 02:46:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15307674	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 04 2021 03:07:00	WH Midwest, LLC d/b/a Wayne Homes, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon, successor to The Bank
cr		WH Midwest, LLC d/b/a Wayne Homes
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15175459	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15178154	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15166555	*+	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15166556	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15166557	*+	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
15166558	*	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15166559	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15166560	*+	Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401

District/off: 0315-2

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15287370	*+	Home Savings Bank, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15183589	*+	Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124
15166567	*+	Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124
15166568	*+	Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077
15166570	*+	Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101, Waynesburg, PA 15370-1306
15166571	*+	Synco/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15152114	##+	Seterus, Inc., Attn: Bankruptcy, Po Box 1077, Hartford, CT 06143-1077

TOTAL: 2 Undeliverable, 15 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2021 at the address(es) listed below:

Name	Email Address
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@grenenbirsic.com, mcupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Donna M. Donaher	on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com
Keri P. Ebeck	on behalf of Creditor WH Midwest LLC d/b/a Wayne Homes kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Lauren Michaels	on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtors.com, hgs@thedebtors.com;alb@thedebtors.com
Matthew M. Herron	on behalf of Debtor Michael D Vinsick mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard J. Thomas	on behalf of Creditor Premier Bank fka First Federal Bank of the Midwest s/b/m to Home Savings Bank rthomas@hendersoncovington.com, mgazda@hendersoncovington.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 11